SUBORDINATION OF MORTGAGE AGREEMENT

WHEREAS, CENTIER BANK is present legal holder of that certain mortgage dated 02/20/10 in the amount of \$70,000.00, executed by Aristides G. Andreatos and Helen I. Andreatos as Mortgagors, to CENTIER BANK as Lender, recorded on 03/01/10 as Document Number 2010 011002 in the records of Lake County, Indiana, concerning the following described property:

LOT 394 IN WEST LAKES ADDITION, PHASE THREE, BLOCK ONE, TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 95 PAGE 14, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. COMMONLY KNOWN AS: 117 Carnaby Place, Munster IN 46321 For good and valuable consideration received, has and by these presents does waive priority of the said mortgage insofar as the following described mortgage is concerned, but not otherwise: 0 12/23/11 , in the amount of \$257,000.00 executed by That certain Mortgage dated Aristedes G. Andreatos a/k/a Aristides G. Andreatos and Helen I. Andreatos, Mortgagors, to Centier Bank as Lender, recorded on 12 in the records of Lake County, Indiana. The undersigned, CENTIER BANK, hereby consenting that the lien of the mortgage first describebe taken as second and inferior to the mortgage last described. In WITNESS WHEREOF, The said lonn Misiora, Jr., Vice President / Manager of CENTIER Bank has hereunto set his hand this 2 November, 2011. State of Indiana County of Lake Before me a Notary Public in and for said County and State, personally appeared John Misiora, Jr., an officer of CENTIER Bank and acknowledged the execution of the foregoing SUBORDINATION OF MORTGAGE AGREEMENT. IN WITNESS WHEREOF, I have hereunto set my hand and notary seal this 25th day of November, 2011. LISA M. PENSINGER NOTARY PUBLIC, Lake County, Indiana Commission expires: 2/1/1/2 County of residence: Lake My Commission Expires February 11, 2012 Resident of Lake County, Indiana I affirm under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Printed Name: Lisa M. Pensinger This instrument was prepared by Lisa Pensinger, Loan Officer: 600 E. 84th Ave., Merrillville, Indiana 46410

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